### Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 1 of 16

B6A (Official Form 6A) (12/07)

In re	Norane Gallagher		Case No	14-17168	
_		,	·		
		Debtor			

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence located at 805 East Penn Pines Blvd, Aldan, PA 19018		-	166,000.00	17,404.00

Sub-Total > 166,000.00 (Total of this page)

Total > 166,000.00

------

0 continuation sheets attached to the Schedule of Real Property

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 2 of 16

B6B (Official Form 6B) (12/07)

In re	Norane Gallagher	,	Case No	14-17168	
		Debtor			

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or		ing account located at Franklin Mint Federal Union	-	500.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checki	ing account at TD Bank	-	350.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	used h	nousehold goods and furnishings	-	8,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	used o	clothing	-	300.00
7.	Furs and jewelry.	2 rings	3	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10	Annuities. Itemize and name each issuer.	Х			
				Sub-Tota	al > 9,650.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 3 of 16

B6B (Official Form 6B) (12/07) - Cont.

In re	Norane Gallagher	Case No. 14-17168
	<u> </u>	

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	E	RISA qualified Pension with County of Delaware	-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	Χ			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		ersonal Injury claim vs Steven D'Amicantonio No. 014-004060	-	Unknown
			<b>77</b>	Sub-Tota	al > 0.00
Cl	at 1 of 2 continuation charts at	40 al- :		al of this page)	

to the Schedule of Personal Property

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 4 of 16

B6B (Official Form 6B) (12/07) - Cont.

In re	Norane Gallagher	Case No. 14-17168	
	•		

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	199	5 Mitsubishi Mirage with over 83,000 miles	-	2,000.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Х			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 2,000.00 (Total of this page)

Total >

11,650.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Page 5 of 16 Document

B6C (Official Form 6C) (4/13)

In re	Norane Gallagher		Case No	14-17168	
•		Debtor			

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
■ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
$\Box$ 11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence located at 805 East Penn Pines Blvd, Aldan, PA 19018	11 U.S.C. § 522(d)(1)	22,975.00	166,000.00
Checking, Savings, or Other Financial Accounts, Certichecking account located at Franklin Mint Federal Credit Union	ficates of Deposit 11 U.S.C. § 522(d)(5)	500.00	500.00
checking account at TD Bank	11 U.S.C. § 522(d)(5)	350.00	350.00
Household Goods and Furnishings used household goods and furnishings	11 U.S.C. § 522(d)(3)	8,000.00	8,000.00
Wearing Apparel used clothing	11 U.S.C. § 522(d)(3)	300.00	300.00
Furs and Jewelry 2 rings	11 U.S.C. § 522(d)(4)	500.00	500.00
Other Contingent and Unliquidated Claims of Every No Personal Injury claim vs Steven D'Amicantonio No. 2014-004060	ature 11 U.S.C. § 522(d)(11)(D) 11 U.S.C. § 522(d)(5)	22,975.00 375.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1995 Mitsubishi Mirage with over 83,000 miles	11 U.S.C. § 522(d)(2)	2,000.00	2,000.00

Total:	57 975 00	177 650 00

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Page 6 of 16 Document

B6D (Official Form 6D) (12/07)

In re	Norane Gallagher		Case No	14-17168	
_		Debtor			

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	L Q D L	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			2012 real estate taxes	⊤ [	D A T E D			
Delaware County Tax Claim Bureau 201 W. Front Street Government Center Building Media, PA 19063-2768		-	Residence located at 805 East Penn Pines Blvd, Aldan, PA 19018		D			
			Value \$ 166,000.00				6,737.00	0.00
Account No.			2013 real estate taxes					
Delaware County Tax Claim Bureau 201 W. Front Street Government Center Building Media, PA 19063-2768		-	Residence located at 805 East Penn Pines Blvd, Aldan, PA 19018					
			Value \$ 166,000.00	1			6,251.00	0.00
Account No. 20140101			2014 County taxes					
Delaware County Treasurer Delaware County Courthouse 201 West Front Street Media, PA 19063		-	Residence located at 805 East Penn Pines Blvd, Aldan, PA 19018					
			Value \$ 166,000.00	1			579.00	0.00
Account No.			2000-2013					
Upper Darby Township 100 Garrett Road			municipal debris & waste liens 2000-1013					
Attn: James D. Smith Upper Darby, PA 19082		-	Residence located at 805 East Penn Pines Blvd, Aldan, PA 19018					
			Value \$ 166,000.00				3,837.00	0.00
0 continuation sheets attached			S (Total of t	Sub his			17,404.00	0.00
			(Report on Summary of So		Γota dule	-	17,404.00	0.00

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 7 of 16

B6E (Official Form 6E) (4/13)

In re	Norane Gallagher		Case No	14-17168
_	<del>-</del>	?		
		Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate dule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be abeled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated."
"Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labe "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to
priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
■ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 8 of 16

B6E (Official Form 6E) (4/13) - Cont.

In re	Norane Gallagher	,	Case No.	14-17168	
	·	Debtor			

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

Wages, salaries, and commissions

					۷V	ayt		salaries, and comm	
								TYPE OF PRIORITY	<u></u>
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)		DE BT	<sub>⊣</sub> [	band, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED TO PRIORITY
Account No.			1	Bankruptcy fees	Т	T E D			
Scott F. Waterman, Esquire 110 W. Front Street Media, PA 19063		-	-						0.00
	_	-	4		+	_	-	1,000.00	1,000.00
Account No.									
Account No.		$\dashv$	1		$\dagger$	t			
Account No.			†		$\dagger$				
Account No.		$\dagger$	$\dagger$		Ť	T			
Sheet 1 of 1 continuation sheets	attac	hed	to		Sub				0.00
Schedule of Creditors Holding Unsecured				ims (Total of				1,000.00	1,000.00
				(Report on Summary of S		Fota dula		1,000.00	1,000.00
				(Report on Summary of S	cile	uuit	<b>-8</b> )	1,000.00	1,000.0

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 9 of 16

B6F (Official Form 6F) (12/07)

In re	Norane Gallagher	Case No	14-17168
	Debtor		

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box is debtor has no electrons nothing unsecure	ou c	1411	ns to report on this selledule 1.					
CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	CO	U N	Ē	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	I DATE CLAUVEW AS INCURRED AIND	N T I N G	- GD-	PUT	В Ј Г	AMOUNT OF CLAIM
Account No. 8559347058			Opened 5/01/13	¤	- D A T E D		T	
Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		-	Factoring Company Account Verizon Pennsylvania Inc.		D	>		169.00
A N 0070004 400000700		L	On an and 0/04/40 decay April 27/40/44	+	Н	╀	+	
Account No. 6073821423320796			Opened 6/01/13 Last Active 7/12/14 Unsecured					
Onemain Financial Po Box 499 Hanover, MD 21076		-						7,100.00
Account No. 858677790584A			Opened 12/10/04 Last Active 8/31/09	++	Н	├	+	·
Seventh Ave 1112 7th Ave Monroe, WI 53566		-	Charge Account			<b>\</b>	ĸ	47.00
				$\perp$	Ш	L	4	47.00
Account No. 32135167600001  Verizon 500 Technology Dr Ste 550 Weldon Spring, MO 63304		-	Opened 5/01/08 Last Active 4/30/14			×	×	254.00
			(Total of	Subte				7,570.00

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 10 of 16

B6F (Official Form 6F) (12/07) - Cont.

In re	Norane Gallagher		Case No	14-17168	
_		Debtor			

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS	CODEBTO	н	DATE CLAIM WAS INCURRED AND	CONTL	ŀ	D I S P U T E D	
INCLUDING ZIP CODE,	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	l i	Q	Įψ	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	Ö	C	IS SUBJECT TO SETOFF, SO STATE.	NGENT	Ĭ	ΙĘ	AMOUNT OF CLAIM
	R			N	A	٦	
Account No. 6102843673326	l		Opened 5/01/07 Last Active 3/22/11	T	T E		
	1		Utility	$\vdash$	D	L	_
Verizon	l						
500 Technology Dr Ste 30	l	-				X	
Weldon Spring, MO 63304	l						
	l						
	l						212.00
Account No. 8563011711	┢	┢	Opened 5/04/44 Leat Active 0/09/42	+	┝	╁	
Account No. 6563011711	l		Opened 5/01/11 Last Active 9/08/12 Utility				
Mariana	l						
Verizon	l					ĺχ	,
500 Technology Dr Ste 30	l	-				ľ	`
Weldon Spring, MO 63304	l						
	l						105.00
	l						125.00
Account No.				Т			
	1						
	l						
	l						
	l						
	l						
	l						
	▙			+	L	╀	
Account No.	ı						
	l						
	l						
	l						
	l						
	l						
	l						
Account No.	1			$\top$	T	T	
	1						
	l						
	l						
	l						
	l						
	1						
		<u> </u>		丄	<u> </u>	L	
Sheet no1 of _1 sheets attached to Schedule of				Subt			337.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	337.00
				т	ota	a1	
			(Report on Summary of So				7,907.00
			(Report on Summary of Sc	AIC C	ıuı	(ادن	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,

Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 11 of 16

B6G (Official Form 6G) (12/07)

In re	Norane Gallagher		Case No	14-17168	
_		,			
		Debtor			

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 12 of 16

B6H (Official Form 6H) (12/07)

In re	Norane Gallagher		Case No	14-17168	
-		D-14- ::			
		Debtor			

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 13 of 16

Fill	in this information to identify your c	ase:							
Del	otor 1 Norane Galla	gher							
_	otor 2				_				
Uni	ted States Bankruptcy Court for the	EASTERN DISTRICT	OF PENNSYLVANIA		_				
Cas	se number 14-17168				Ch	eck if this is:			
(If kr	nown)		-		l		d filing ent showing p as of the follo		chapter
0	fficial Form B 6I					MM / DD/ Y	<del>VVV</del>	J	
S	chedule I: Your Inc	ome				IVIIVI / DD/ I			12/13
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not fili r spouse is not filing w	ng jointly, and your spith you, do not include	oouse e infor	is living w	ith you, incl out your spo	ude informa ouse. If more	tion about space is	your needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Employed			☐ Employed ☐ Not employed			
		Occupation	☐ Not employed Client Rep			□ Not et	прюуец		
	Include part-time, seasonal, or	Employer's name	Delaware County						
	self-employed work.  Occupation may include student or homemaker, if it applies.	Employer's address	201 West Front St Media, PA 19063	reet					
		How long employed t	here? 4 years						
Par	t 2: Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	oort for	any line, w	rite \$0 in the	space. Inclu	de your no	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all	employers	for that perso	on on the line	s below. If	you need
					For D	Debtor 1	For Debto non-filing		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,106.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$2	,106.00	\$	N/A_	

Official Form B 6I Schedule I: Your Income page 1

## Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 14 of 16

Deb	tor 1	Norane Gallagher	_	Ca	se number (if known)	14-1	7168		
	Сор	y line 4 here	4.	F \$	For Debtor 1 2,106.00		Debtor 2		
5.	·	all payroll deductions:				-		,	-
0.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	429.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$		\$ <u> </u>		N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	\$		\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d.	\$		\$		N/A	
	5e.	Insurance	5e.	\$		\$		N/A	_
	5f.	Domestic support obligations	5f.	\$	0.00	\$		N/A	= =
	5g.	Union dues	5g.	\$		\$		N/A	_
	5h.	Other deductions. Specify:	5h.	+ \$	0.00	+ \$		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	619.67	\$		N/A	_
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,486.33	\$		N/A	_
8.	<b>List</b> 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends	8a. 8b.	\$		\$		N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent		4	0.00	Φ_		N/A	=
	8d. 8e. 8f.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance	8c. 8d. 8e.	\$	0.00	\$ \$		N/A N/A N/A	= _
		that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$		N/A	
	8g.	Pension or retirement income	8g.	\$		\$		N/A	_
	8h.	Other monthly income. Specify:	8h.	+ \$	0.00	+ \$		N/A	-
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	920.00	\$		N/A	A
10	Calc	culate monthly income. Add line 7 + line 9.	10.	,	2,406.33 + \$		N/A	_ @	2,406.33
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<u> </u>	2,400.33		IN/A	- Ψ <b>-</b>	2,400.33
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:  11. +\$									0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certies					12.	\$	2,406.33
13.	Do y	ou expect an increase or decrease within the year after you file this form	n?					Combii monthl	ned y income
	_	Voc Evolain:							ī

# Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 15 of 16

	in this inform	ation to identify y	,					
FIII	in this inform	iation to identify y	our case.					
Deb	tor 1	Norane Galla	agher				eck if this is:	
Dob	tor 2						_	ving post potition abouter
	ouse, if filing)						13 expenses as of	wing post-petition chapter the following date:
Unit	ed States Bank	kruptcy Court for the	: EASTE	RN DISTRICT OF PENNS	SYLVANIA		MM / DD / YYYY	
Cas	e number 1	4-17168				П	A separate filing fo	r Debtor 2 because Debtor
	nown)	4-17 100					2 maintains a sepa	
O	fficial F	orm B 6J						
S	chedule	J: Your	<u> </u>	ises				12/13
info	ormation. If in the state of th	more space is ne wn). Answer eve	eeded, atta ry questio	. If two married people a ach another sheet to this n.	re filing together, bot form. On the top of a	h are e any add	qually responsible f itional pages, write	or supplying correct your name and case
Par 1.	t 1: Desc Is this a jo	cribe Your House	ehold					
١.								
	■ No. Go	to line 2. les Debtor 2 live	in a sonar	rate household?				
			iii a sepai	ate nousenoid.				
			st file a sep	parate Schedule J.				
2.	Do you ha	ve dependents?	■ No					
	Do not list land Debtor		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	Do not stat							□ No
	dependents	s' names.						☐ Yes
								□ No
					-			☐ Yes ☐ No
								☐ Yes
								□ No
								☐ Yes
3.		penses include	. =	No				
		of people other t nd your depende		Yes				
Est exp	imate your e	a date after the	our bankr	uptcy filing date unless y				apter 13 case to report of the form and fill in the
			non-cash	government assistance i	if you know			
the		ch assistance an		cluded it on Schedule I:			Your exp	enses
`		,			n alvala finat na antara na			
4.		and any rent for the		nses for your residence. I or lot.	nclude first mortgage	4.	\$	0.00
	If not inclu	ıded in line 4:						
	4a. Real	estate taxes				4a.	\$	550.00
		erty, homeowner'	•			4b.	· -	125.00
		e maintenance, re				4c.	· ; —————	150.00
5.		eowner's associa		dominium dues <b>our residence,</b> such as ho	ime equity loans	4d. 5	\$	0.00
J.	Auditional	vi igage payiii	cities for yo	zai residence, such de 110	and equity idans	J.	Ψ	0.00

# Case 14-17168-sr Doc 11 Filed 10/01/14 Entered 10/01/14 13:04:12 Desc Main Document Page 16 of 16

6a.       Electricity, heat, natural gas       6a.       \$ 250.00         6b.       Water, sewer, garbage collection       6b.       \$ 100.00         6c.       Telephone, cell phone, Internet, satellite, and cable services       6c.       \$ 60.00         6d.       Other. Specify:       6d.       \$ 0.00         7.       Food and housekeeping supplies       7.       \$ 300.00         8.       Childcare and children's education costs       8.       \$ 0.00         9.       Clothing, laundry, and dry cleaning       9.       \$ 80.00         10.       Personal care products and services       10.       \$ 20.00         11.       \$ 20.00         12.       \$ 150.00         13.       \$ 100.00	Debtor 1	Norane Gallagher	Case number (if known)	14-17168
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6b. \$ 100,00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 60,00 6d. Other. Specity: 6d. Other. Specity: 6d. Other. Specity: 6d. S 0,000 7c. Childcare and children's education costs 8. \$ 0,000 7c. Childcare and children's education costs 8. \$ 0,000 8. \$ 0,000 9c. Personal care products and services 10. \$ 20,000 10. Personal care products and services 11. \$ 0,000 10. Personal care products and services 11. \$ 0,000 11. Medical and dental expenses 11. \$ 0,000 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$ 150,000 13. \$ 100,000 14. \$ 0,000 15. Line footney be a contributions and religious donations 14. \$ 0,000 15. Line footney be a contribution and religious donations 15. Life insurance 16. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance specify: 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 16a. S 0,000 17b. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17c. Cher. Specify: 17d. Other. Specify: 19d. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income (Official Form 6). 18 Your payments of vehicle 2 19d. A manages on other property 20d. Real estate taxes 20d. S 0,000 20d. Homeowner's association or condominium dues 20d. Maintenance, repeir, and upkeep expenses 20d. S 0,000 20d. Homeowner's association or condominium dues 20d. Maintenance, repeir, and upkeep expenses 20d. S 0,000 20d. Homeowner's association or condominium dues 20d. Car payments to the lens of your contribute of this paying for your car toon within the year of to you expect to linish paying for your car toon within the year of to you expect to linish paying fo				
6b. Water, sawer, garbage collection 6c. Telephone, cell phone, lithemet, satellite, and cable services 6c. \$ 50.00 6d. Other. Specify: 6d. \$ 0.00 7. \$ 300.00 7. \$ 300.00 8d. Other. Specify: 6d. \$ 0.00 8d. Other. Specify: 10. \$ 0.00 8d. Other. Specify: 17d. \$ 0.00 9d. Other. Specify: 17d. \$ 0.00 9d. Specify: 17d. Specify: 17d. Specify: 17d. \$ 0.00 9d. Specify: 17d. Specify: 17d. Specify: 17d. \$ 0.00 9d. Specify: 17d. Specify: 17d. Specify: 17d. \$ 0.00 9d. Specify: 17d. Speci			60 ¢	250.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other, Specify:  Food and housekeeping supplies 7. \$ 300.00 Childraer and children's education costs 8. \$ 0.00 Clothing, laundry, and dry cleaning 9. \$ 80.00 0. Personal care products and services 10. \$ 20.00 1. Medical and dental expenses 11. \$ 20.00 2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 3. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00 2. Transportation. Include gas maintenance, bus or train fare. Do not include car payments. 3. Entertainment, clubs, recreation, newspapers, magazines, and books 3. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance, Specify: 15d. Other insurance, Specify: 15d. Other insurance, Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17d. Car payments for Vehicle 2 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 19d. Specify: 20d. Real estate taxes 20d. Specify: 21d. Specify: 21d. Specify: 22d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses from your expenses within the year after you file this form? 2as. Copy jour monthly expenses from line		e de la companya de	· · · · · · · · · · · · · · · · · · ·	
6d. Chher. Specify: Food and housekeeping supplies Food and housekeeping supplies Food and housekeeping supplies Childcare and children's education costs R. \$ 0.00 Clothing, laundry, and dry cleaning Personal care products and services 10. \$ 20.00 Recipional care products and services 11. \$ 20.00 Recipional care products and services 12. \$ 150.00 Recipional care products and services 13. \$ 100.00 Recipional care products and services 14. \$ 0.00 Recipional care products and services 15. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$ 0.00 Recipional care products and religious donations 14. \$ 0.00 Recipional care products and religious donations 15. Recipional care products and religious donations 15. Recipional care products and religious donations 15. Recipional care products and recipional ca			· · · · · · · · · · · · · · · · · · ·	
Food and housekeeping supplies		· · · · · · · · · · · · · · · · · · ·	· —	
Clothing, laundry, and dry cleaning Personal care products and services 10. Floating, laundry, and dry cleaning 10. Personal care products and services 11. \$ 20.00 11. Medical and dental expenses 11. \$ 20.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 11. \$ 150.00 12. S 150.00 13. S 1000.00 14. \$ 1000.00 15. Charitable contributions and religious donations 14. \$ 0.00 15. Insurance. Do not include insurance educted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15b. S 0.00 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance 15d. Other insurances 15d. Other insurance 15d. Other insurances 15d		· · ·		
Clothing, laundry, and dry cleaning   9, \$   80.00			· —	
0. Personal care products and services 10. \$ 20.00   Medical and dental expenses 11. \$ 20.00   2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. \$ 150.00   3. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$ 100.00   4. Charitable contributions and religious donations 14. \$ 0.00   5. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.   5. Life insurance 15a. Life insurance 15b. \$ 0.00   5. Health insurance 15b. \$ 0.00   5. Vehicle insurance.   15b. \$ 0.00   5. Vehicle insurance.   15c. \$ 100.00   5. Vehicle insurance   15d. \$ 0.00   5. Onto include taxes deducted from your pay or included in lines 4 or 20.   5. Vehicle insurance.   5c. \$ 100.00   5. Onto include taxes deducted from your pay or included in lines 4 or 20.   5. Vehicle insurance.   5c. \$ 0.00   5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   5. Specify: 16. \$ 0.00   6. Taxes Do not include taxes deducted from your pay or included in lines 4 or 20.   5. Car payments for Vehicle 1   17a. \$ 0.00   7. Installment or lease payments:   17a. \$ 0.00   7. Installment or lease payments:   17a. \$ 0.00   7. Cother. Specify:   17c. \$ 0.00   7. Cother. Specify:   17c. \$ 0.00   7. Other. Specify:   17c. \$ 0.00   7. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).   18. \$ 0.00   7. Other payments you make to support others who do not live with you. \$ 0.00   7. Other payments on other property   20a. \$ 0.00   7. Other payments you make to support others who do not live with you. \$ 0.00   7. Other payments you make to support others who do not live with you. \$ 0.00   7. Other payments you make to support others who do not live with you. \$ 0.00   7. Other payments you make to support others who do not live with you. \$ 0.00   7. Other real property expenses not included in lines 4 or 5 of this form or not Schedule I			·	
1. Medical and dental expenses 2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 3. Entertainment, clubs, recreation, newspapers, magazines, and books 3. Entertainment, clubs, recreation, newspapers, magazines, and books 3. Entertainment, clubs, recreation, newspapers, magazines, and books 4. Charitable contributions and religious donations 5. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance, Specity: 15c. Vehicle insurance, Specity: 15d. \$ 0.00 15d. Other insurance. Specity: 15d. \$ 0.00 15d. Other insurance. Specity: 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 1 17c. Other, Specity: 17c. Other, Specity: 17d. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 6)). 9. Other payments you make to support others who do not live with you. 9. Other payments you make to support others who do not live with you. 20a. Mortgages on other property 20a. Mortgages on other property 20a. Mortgages on other property. 20b. Homeowner's, or renter's insurance 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20a. Mortgages on other property. 20b. Homeowner's association or condominium dues 20c. \$ 0.00 20c. Property, no monthly expenses. 21d. \$ 0.00 20c. Homeowner's association or condominium dues 20c. \$ 0.00 20c. Property no monthly expenses. 21d. \$ 0.00 20c. Property no monthly expenses. 21d. \$ 0.00 20c. Property or monthly expenses. 21d. \$ 0.00 20c. Property or monthly expenses. 21d. \$ 0.00 20c.				•
2. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 3. Entertainment, clubs, recreation, newspapers, magazines, and books 4. \$ 10.00  15. Charitable contributions and religious donations 5. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. \$ 0.00  15b. Health insurance 15b. \$ 0.00  15c. Vehicle insurance 15b. \$ 10.00  15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify: 17a. Car payments for Vehicle 1 17a. \$ 0.00  17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify		•		
Do not include car payments.  Entertainment, clubs, recreation, newspapers, magazines, and books  Charitable contributions and religious donations  Charitable contributions and religious donations  Isa. Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance  15c. Vehicle insurance specify:  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  15d. Other insurance. Specify:  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:  To a car payments for Vehicle 1  To a car payments for Vehicle 1  To a car payments for Vehicle 2  To a car payments for Vehicle 2  To a car payments or Vehicle 3  To a car payments or Vehicle 4  To a		•	11. \$	20.00
4. Charitable contributions and religious donations  Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance  15b. Health insurance  15c. Vehicle insurance  15c. Vehicle insurance. Specify:  15d. Other insurance. Specify:  15d. Other insurance. Specify:  15d. S 0.000  15d. Other insurance. Specify:  16 \$ 0.000  17d. Other Insurance to Insurance deducted from your pay or included in lines 4 or 20.  Specify:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. S 0.000  17d. Other. Specify:  18d. S 0.000  18d			12. \$	150.00
5. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Other insurance. Specify: 15d. Specify: 16. \$ 0.00  7. Installment or lease payments 17a. \$ 0.00 17b. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17d. Other specify: 17d. Ot	3. <b>Ente</b>	rtainment, clubs, recreation, newspapers, magazines, and books	13. \$	100.00
Do not include insurance deducted from your pay or included in lines 4 or 20.  15a. Life insurance 15b. Health insurance 15c. Vehicle insurance. Specify: 15d. Vehicle insurance. Specify: 16c. Vehicle insurance. Specify: 17c. Vehicle insurance vehicle 1 17a. Vehicle 1 17a. Vehicle 1 17b. Vehicle 1 17c. Vehicle 1 17c. Vehicle 1 17c. Vehicle 1 17d. Vehicle 1 18 Vour payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6)). 18d. Vehicle insurance vehicle 1 18 Vehicle insurance vehicle 1 19 Vehicle insurance vehicle 1 10 Vehicle insurance vehicle 1	4. Cha	ritable contributions and religious donations	14. \$	0.00
15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. Other insurance. Specify: 15d. S 0.000  15d. Other insurance. Specify: 15d. S 0.000  15d. Taxes. Do not clude taxes deducted from your pay or included in lines 4 or 20. Specify: 16. S 0.000  17b. Carp ayments for Vehicle 1 17a. S 0.00 17b. Car payments for Vehicle 2 17b. S 0.00 17c. Other. Specify: 17c. S 0.000 17d. Other. Specify: 17d. S 0.000 17d. Other. Specify: 17d. S 0.000 17d. Other. Specify: 17d. S 0.000 17d. Other specify: 17d. S 0.000  17d. Other specify: 17d	5. <b>Ins</b> u	rance.		
15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: 15d. \$ 0.00  15d. \$ 0.0		, , ,		
15c. Vehicle insurance. Specify:  15d. Other insurance. Specify:  15d. S 0.000  16d. S 0.000  17e. Do not included taxes deducted from your pay or included in lines 4 or 20. Specify:  16. S 0.000  17e. Car payments for Vehicle 1 17a. S 0.00  17b. Car payments for Vehicle 2 17b. S 0.000  17c. Other. Specify: 17c. S 0.000  17d. Other. Specify: 17d. S 0.000  18. S 0.000  19. Other payments you make to support others who do not live with you. S 0.000  Specify: 19. Other payments you make to support others who do not live with you. S 0.000  Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. S 0.000  20b. Real estate taxes 20b. S 0.000  20c. Property, homeowner's, or renter's insurance 20c. S 0.000  20c. Property, homeowner's, or renter's insurance 20c. S 0.000  20d. Maintenance, repair, and upkeep expenses 20d. S 0.000  20e. Homeowner's association or condominium dues 20e. S 0.000  21. Other: Specify: 21. +\$ 0.000  22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. S 2,406.33  23b. Copy your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. 23c. \$ 401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year of do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?			·	
15d. Other insurance. Specify:  15d. Specify:  15d. \$ 0.00  16. \$ 0.00  17d. Specify:  15d. \$ 0.00  16d. \$ 0.00  17d. Car payments for Vehicle 1  17e. \$ 0.00  17e. Car payments for Vehicle 2  17e. Specify:  18e. Specify:  19e. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 6).  18e. Specify:  19e. Other payments you make to support others who do not live with you.  19e. Other real property expenses not included in lines 4 or 5 of this form or on Schedule 1: Your Income.  20a. Mortgages on other property  20b. Real estate taxes  20b. Specify:  20c. Property, homeowner's, or renter's insurance  20c. Specify:  20e.			·	
Specify:  16. \$ 0.00  Specify:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17c. bleta. Specify:  17c. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. bleta. Specify:  17c. \$ 0.00  17d. Other. Specify:  17d. Vour payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).  18. \$ 0.00  Other payments you make to support others who do not live with you.  Specify:  19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes  20b. \$ 0.00  20c. Property, homeowner's, or renter's insurance  20c. \$ 0.00  20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00  20e. Homeowner's association or condominium dues  20e. \$ 0.00  20e. Homeowner's association or condominium dues  20e. \$ 0.00  20f. Your monthly expenses. Add lines 4 through 21.  The result is your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$ 2,406.33  23b. Copy your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from Jour expenses within the year of do you expect your mortgage payment to increase or decrease because of a mondification to the terms of your mortgage?  No.			· · · · · · · · · · · · · · · · · · ·	100.00
Specify:  1. Installment or lease payments:  17a. Car payments for Vehicle 1  17b. Car payments for Vehicle 2  17b. Car payments for Vehicle 2  17c. Other. Specify:  17c. Other. Specify:  17d. Other. Specify:  17d. Other. Specify:  17d. S  0.00  18. S  0.00  19. Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).  18. S  0.00  19. Other payments you make to support others who do not live with you.  Specify:  19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. S  0.00  20b. Real estate taxes  20b. S  0.00  20c. Property, homeowner's, or renter's insurance  20c. S  0.00  20d. Maintenance, repair, and upkeep expenses  20d. S  0.00  20e. Homeowner's association or condominium dues  20e. S  0.00  20f. Homeowner's association or condominium dues  20e. S  0.00  20f. S			15d. \$	0.00
Installment or lease payments:   17a.   Car payments for Vehicle 1   17a.   \$   0.00     17b.   Car payments for Vehicle 2   17b.   \$   0.00     17c.   Other. Specify:   17c.   \$   0.00     17d.   Other. Specify:   17d.   \$   0.00     17d.   Other. Specify:   17d.   \$   0.00     17d.   Other. Specify:   17d.   \$   0.00     17d.   Other Specify:   17d.   \$   0.00     17d.   Other payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6i).   18.   \$   0.00     18d.   0.00   \$   0.00     19d.   Other payments you make to support others who do not live with you.   \$   0.00     Specify:   19.   0.00     Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.   20a.   \$   0.00     20a.   Mortgages on other property   20a.   \$   0.00     20b.   Real estate taxes   20b.   \$   0.00     20c.   Property, homeowner's, or renter's insurance   20c.   \$   0.00     20d.   Maintenance, repair, and upkeep expenses   20d.   \$   0.00     20d.   Maintenance, repair, and upkeep expenses   20d.   \$   0.00     20e.   Homeowner's association or condominium dues   20e.   \$   0.00     20e.   Homeowner's association or condominium dues   20e.   \$   0.00     20fter: Specify:   21.   + \$   0.00     20fter: Specify:   22.   \$   0.00     20fter: Specify:   23.   \$   0.00     20fter: Specify:   24.   0.00     20fter: Specify:   25.   0.00     20fter: Specif				
17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17d. Other. Specify: 17d. \$ 0.00 18deducted from your pay on line 5, Schedule I, Your Income (Official Form 6i). 18 \$ 0.00 19. Other payments you make to support others who do not live with you. 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. \$ 0.00 20e. The result is your monthly expenses. 30. Calculate your monthly net income. 21. Calculate your monthly net income. 22a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,406.33 23b. Copy your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? 23c. Subtract your monthly net income. 23c. \$ 401.33		•	16. \$	0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00 17d. Other. Specify: 17d. \$ 0.00 17d. Storp ayments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 18. \$ 0.00 19. Other payments you make to support others who do not live with you. \$ 0.00 19. Other payments you make to support others who do not live with you. \$ 0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Your monthly expenses. Add lines 4 through 21. 22. \$ 2,005.00 21. Other: Specify: 21. +\$ 0.00 22. Your monthly expenses. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,406.33 23b. Copy your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. \$ 401.33			47- A	2.22
17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 18. Specify: 18. Specify: 19. Other payments you make to support others who do not live with you. Specify: 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes 20b. Specify: 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20d. Specify: 20d. Homeowner's association or condominium dues 20e. Specify: 21d. +\$0.00 20e. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Specify: 23c. Subtract your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			· —	
17d. Other. Specify:  17d. S 0.00  8. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).  9. Other payments you make to support others who do not live with you.  Specify:  19.  19.  19.  10. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. The result is your monthly expenses.  21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses from line 22 above. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,406.33 23b. Copy your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. The result is your monthly expenses from your monthly income. For example, do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			·	
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).   18. \$ 0.00				-
deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).  9. Other payments you make to support others who do not live with you.  Specify:  19.  19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$  0.00  20b. Real estate taxes  20b. \$  0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses  20d. \$  0.00  20e. Homeowner's association or condominium dues  20e. \$  0.00  20fter: Specify:  21. +\$  0.00  24. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  3. Calculate your monthly expenses.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.				0.00
9. Other payments you make to support others who do not live with you.  Specify:  19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20b. Real estate taxes  20c. \$ 0.00  20c. Property, homeowner's, or renter's insurance  20c. \$ 0.00  20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00  20e. Homeowner's association or condominium dues  20e. \$ 0.00  20f. Other: Specify:  21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  3. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  23d. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			<b>s</b> 18. \$	0.00
Specify:  19.  Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. \$  0.00 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$  0.00 20e. Homeowner's association or condominium dues 20e. \$  0.00 21. Other: Specify: 21. +\$  0.00 22. Your monthly expenses. Add lines 4 through 21. 23. The result is your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$  2,406.33 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. Subtract your monthly net income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.				
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$ 0.00  20fter: Specify: 21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b\$ 2,005.00  23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your expenses within the year after you file this form? 23c. Subtract your expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ■ No.			· .	0.00
20a. Mortgages on other property 20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. Homeowner's association or condominium dues 20e. \$ 0.00 20e. Tour monthly expenses. Add lines 4 through 21. 21. The result is your monthly expenses. 22. \$ 2,005.00 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. Copy your monthly expenses from line 22 above. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. Subtract your monthly expenses from your monthly income. 23c. \$ 401.33 23b. Copy you expect an increase or decrease in your expenses within the year after you file this form? 23c. Subtract your monthly net income. 23c. Subtract your monthly expenses or decrease in your expenses within the year after you file this form? 23c. Subtract your monthly expenses or decrease in your expenses within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?				
20b. Real estate taxes  20c. Property, homeowner's, or renter's insurance  20c. \$ 0.00  20d. Maintenance, repair, and upkeep expenses  20d. \$ 0.00  20e. Homeowner's association or condominium dues  20e. \$ 0.00  21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  22c. \$ 2,005.00  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. Copy your monthly expenses from line 22 above.  23b. Copy your monthly expenses from your monthly income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.				
20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20e. Homeowner's association or condominium dues 20e. \$ 0.00 21. Other: Specify: 21. +\$ 0.00 22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 3. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ■ No.				
20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$ 0.00  20e. Homeowner's association or condominium dues 20e. \$ 0.00  21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.  3. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 2,406.33  23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  4. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  ■ No.			· .	
20e. Homeowner's association or condominium dues  20e. \$ 0.00  1. Other: Specify:  21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  33. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$ 2,406.33  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 401.33  24. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			· —	
1. Other: Specify:  21. +\$ 0.00  22. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  33. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			·	
2. Your monthly expenses. Add lines 4 through 21.  The result is your monthly expenses.  Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  401.33  Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			· ·	
The result is your monthly expenses.  3. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. Subtract your monthly net income.  401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.		· · ·		
3. Calculate your monthly net income.  23a. Copy line 12 (your combined monthly income) from Schedule I.  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.		• •	22. \$	2,005.00
23a. Copy line 12 (your combined monthly income) from Schedule I.  23a. \$ 2,406.33  23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.  23c. \$ 401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.				_
23b. Copy your monthly expenses from line 22 above.  23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.  23c. \$\frac{1}{2}\$ \$\frac{1}{			00- 4	0.400.00
23c. Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .  23c. \$ 401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.				
The result is your monthly net income.  23c. \$ 401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	23b.	Copy your monthly expenses from line 22 above.	23b\$	2,005.00
The result is your monthly net income.  23c. \$ 401.33  4. Do you expect an increase or decrease in your expenses within the year after you file this form?  For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	23c.	Subtract your monthly expenses from your monthly income.		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.			23c. \$	401.33
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?  No.	24. <b>Do v</b>	ou expect an increase or decrease in your expenses within the year after y	ou file this form?	
■ No.	For e	xample, do you expect to finish paying for your car loan within the year or do you expect your		ease or decrease because of a
		, 55		
☐ Yes.	■ N	0.		
	ΠY	es.		